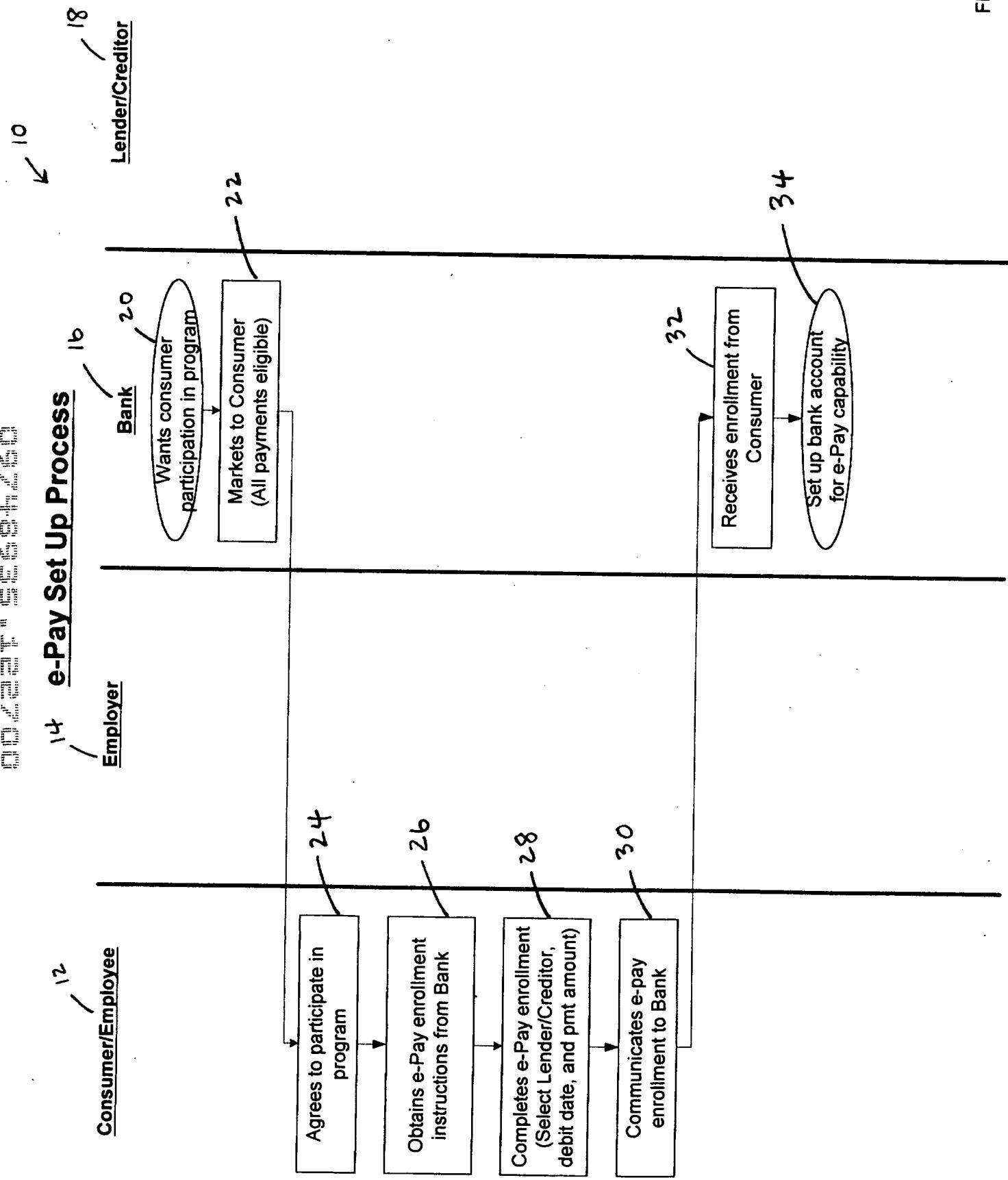


FIG. 1



## e-Pay Payable/Receivable Process

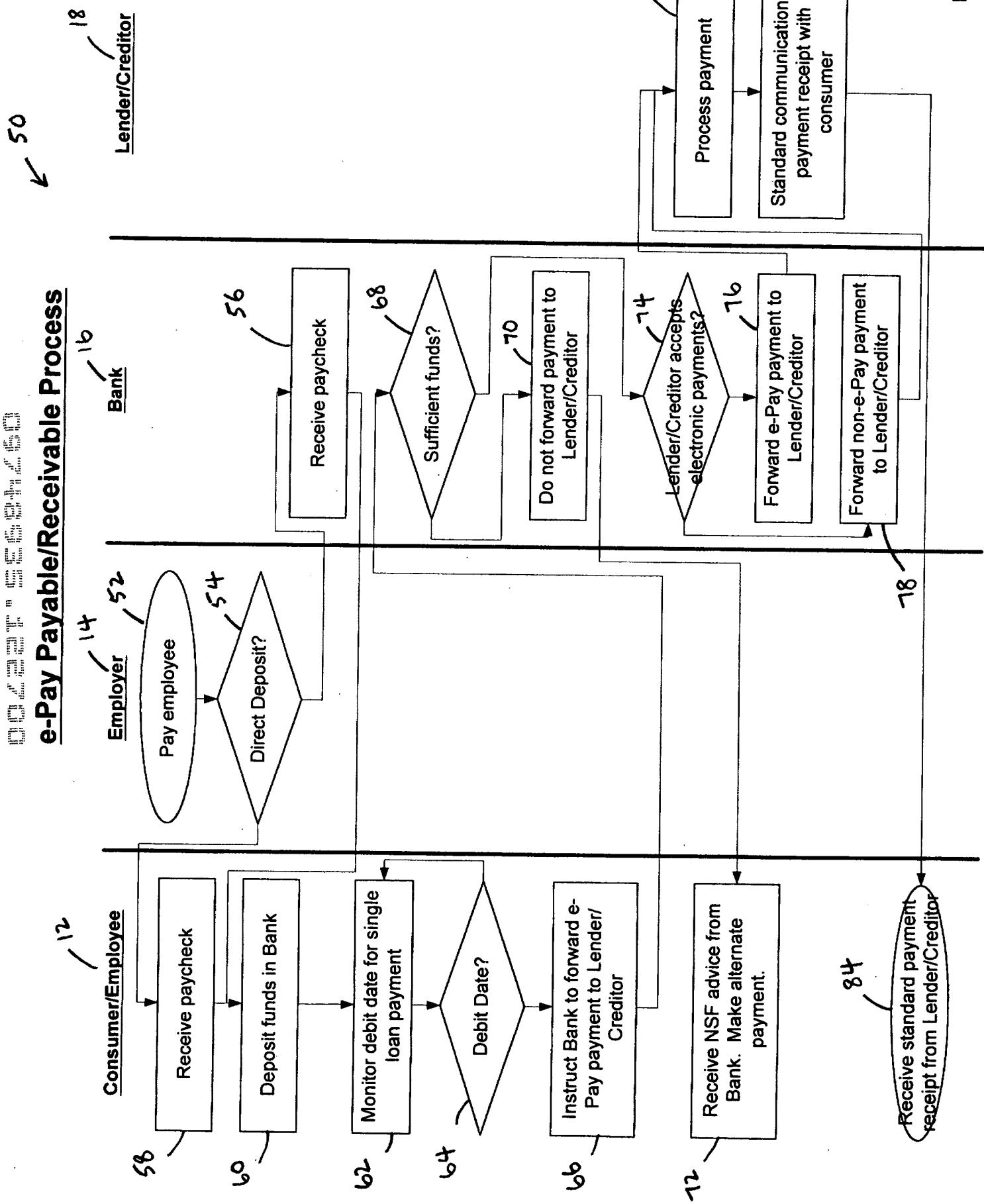


FIG. 2

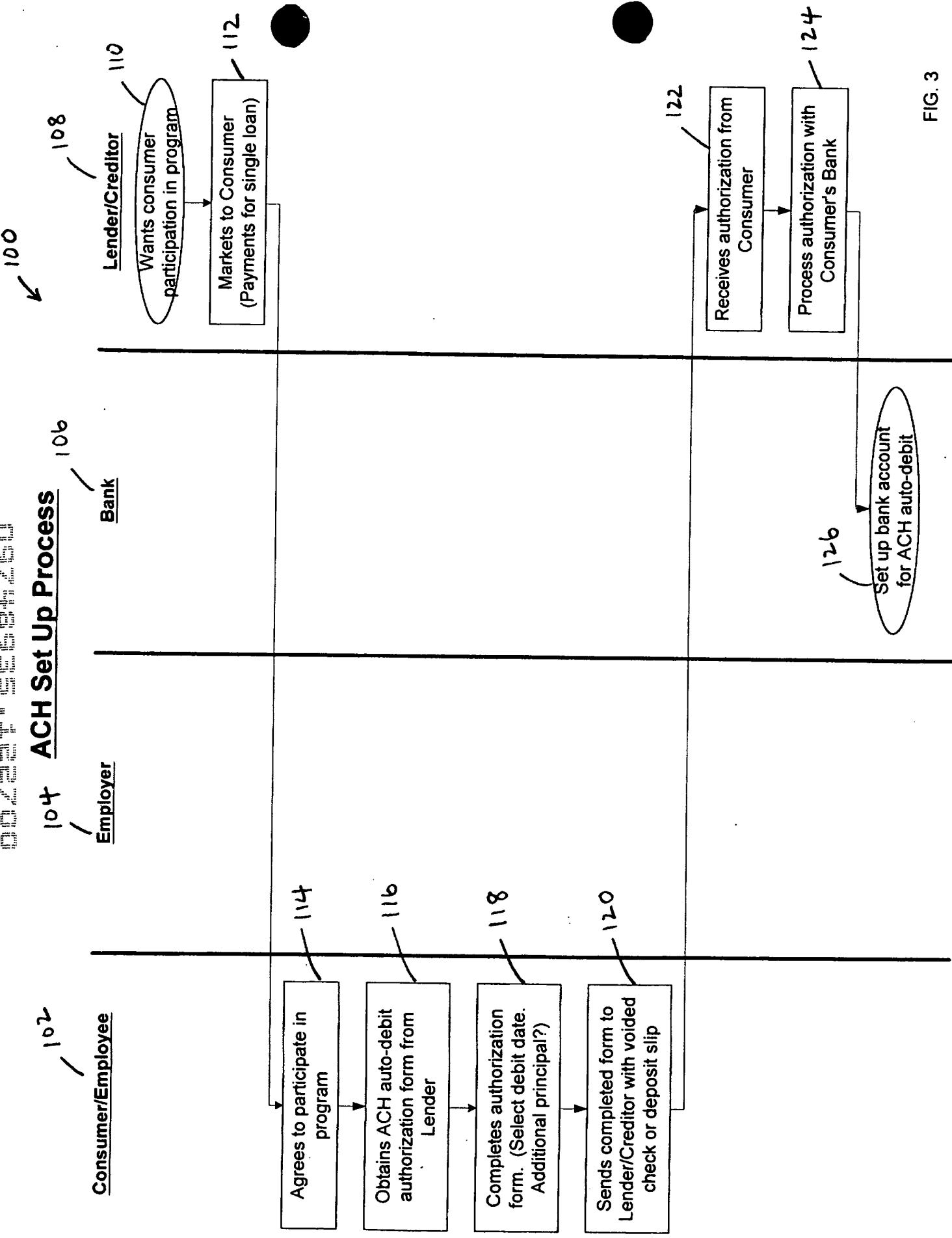


FIG. 3

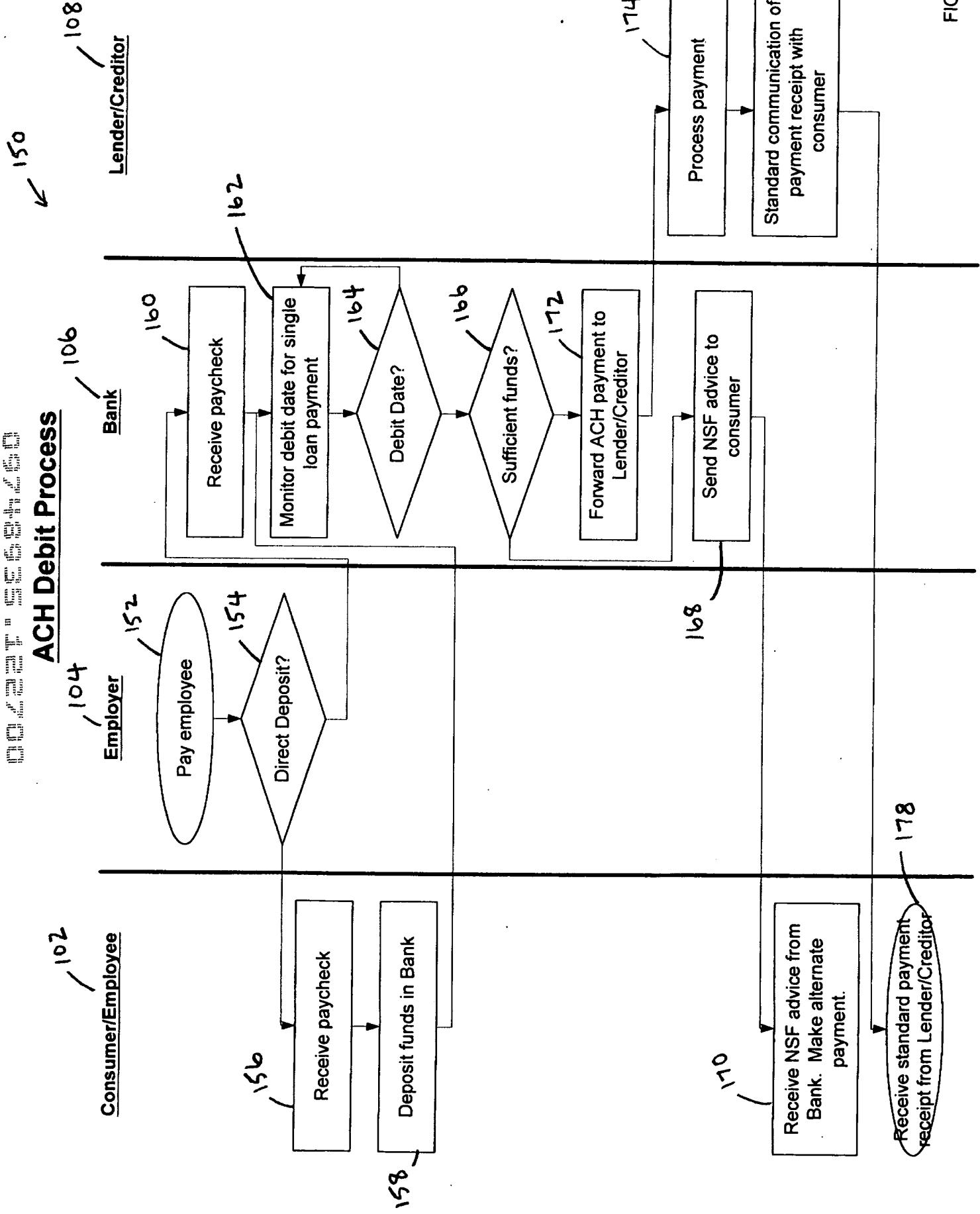


FIG. 4

✓ 200

✓ 208

✓ 204

EMPLOYER

DEBITED AMOUNT

INTEREST CREDIT

✓ FINANCIAL  
INTERMEDIARY

LENDER/CREDITOR

INSTALMENT PAYMENT

✓ 206

PAYCHECK (MINUS DEDUCTION PLUS INTEREST)

✓ CONSUMER/EMPLOYEE  
✓ 202

STATEMENT

FIG. 5

## Financial Intermediary Payroll Debit Set Up Process

✓ 201

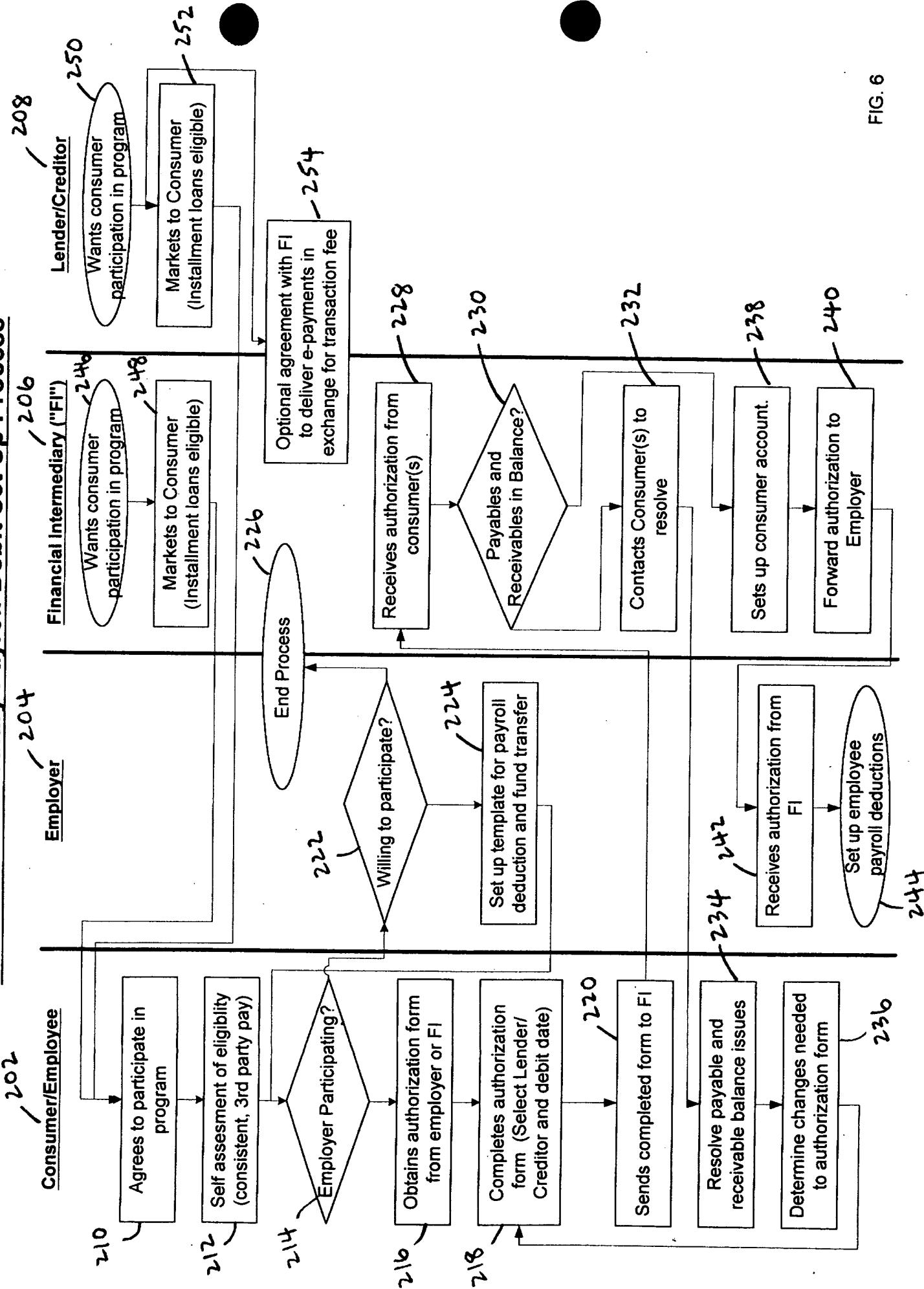


FIG. 6

## Financial Intermediary Payroll Debit Receivables Process

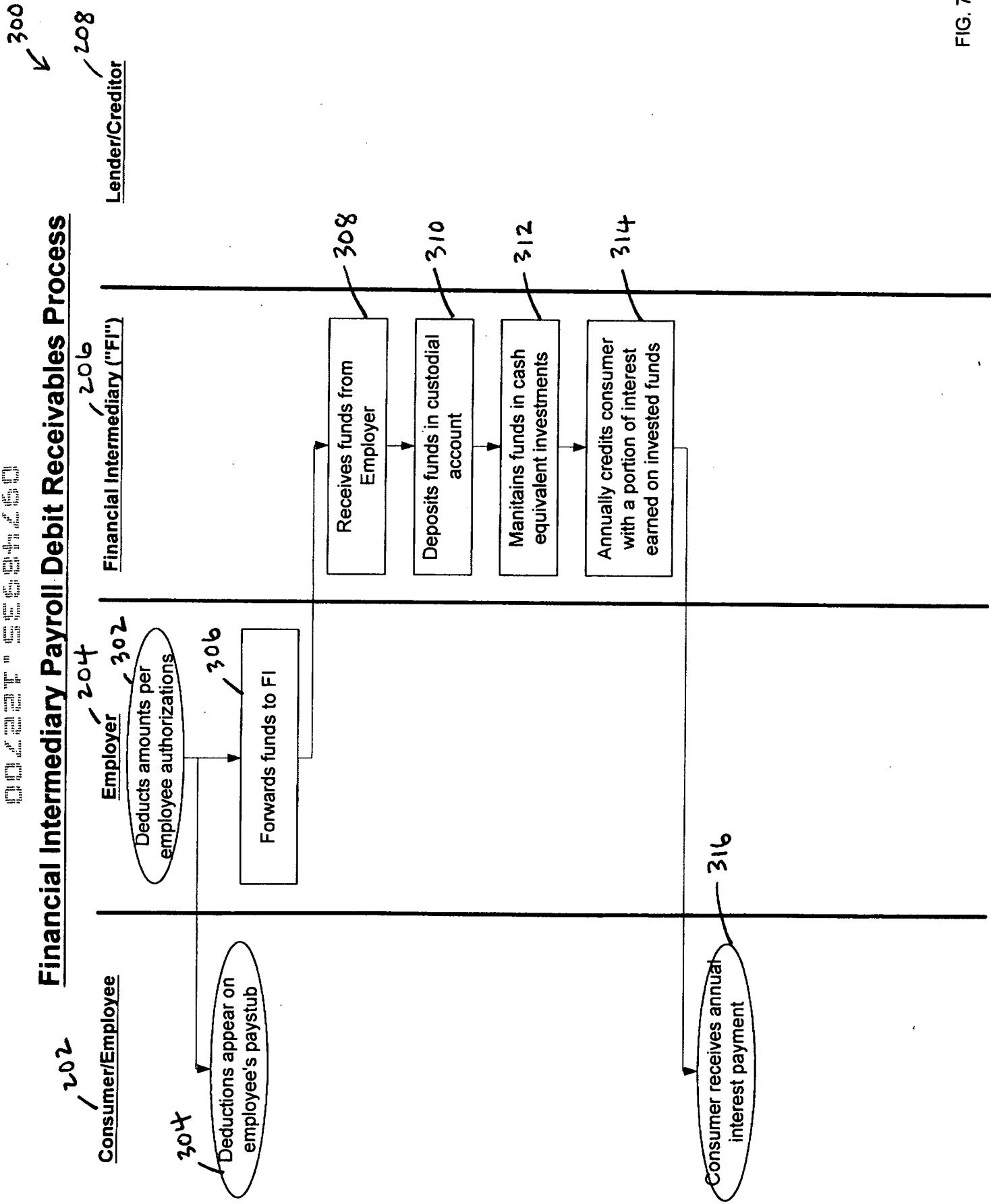


FIG. 7

